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Case 09-40283 Doc 1 Filed 10/26/09 Entered 10/26/09 22:50:31 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 47

United States Bankruptcy Court Northern District of Illinois					intary Petition	
Name of Debtor (if individual, enter Last, First, Midd Rhee, Hae C	le):	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 year (include married, maiden, and trade names): Jessica Rhee Hae C Park Jessica Park		s used by the Joint Debtor i I, maiden, and trade names	•	years		
Last four digits of Soc. Sec. or Individual-Taxpayer I. EIN (if more than one, state all): 0643		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):				
Street Address of Debtor (No. & Street, City, State & Zip Code): 554 E. Windgate Ct.		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):				
Arlington Heights, IL	ZIPCODE 60005			Z	IPCODE	
County of Residence or of the Principal Place of Busi	ness:	County of Resid	County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street ad	dress)	Mailing Addres	s of Joint Debtor (if differen	nt from stree	t address):	
Γ	ZIPCODE			ZIPCODE		
Location of Principal Assets of Business Debtor (if di	fferent from street address	above):		•		
				Z	IPCODE	
Type of Debtor (Form of Organization) (Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business	(Check one box.) ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 ☐ U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Clearing Bank ☐ Check one box.) the Petition ☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 ☐ Chapter 13		nkruptcy Code Under Which n is Filed (Check one box.) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts Check one box.) y consumer Debts are primarily		
Tax-Exem (Check box, i ☐ Debtor is a tax-exem Title 26 of the United Internal Revenue Cod		f applicable.) pt organization under States Code (the	debts, defined in 1 § 101(8) as "incur	1 U.S.C. red by an ly for a	business debts.	
Filing Fee (Check one box	x)		Chapter 11	Debtors		
 ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to attach signed application for the court's considerati is unable to pay fee except in installments. Rule 10 3A. 	Check one box: Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000.					
Filing Fee waiver requested (Applicable to chapter attach signed application for the court's consideration	Check all applic A plan is bein Acceptances	cable boxes: ng filed with this petition of the plan were solicited processor of the plan were solicited processor of the plan were solicited processor.		om one or more classes of		
					THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors 1-49 50-99 100-199 200-999 1,00 5,00		0,001- 25,0 5,000 50,0		Over 100,000		
Estimated Assets			0,000,001 \$500,000,001 500 million to \$1 billion	More than \$1 billion		
Estimated Liabilities	00,001 to \$10,000,001 smillion to \$50 million s		0,000,001 \$500,000,001 500 million to \$1 billion	More than \$1 billion		

Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the attorney for the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the complete of the c	xhibit B if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declar ner that [he or she] may proceed unde the 11, United States Code, and hav ider each such chapter. I further certif the notice required by § 342(b) of th			
	X /s/ Jason S. Kim Signature of Attorney for Debtor(s)	10/26/09 Date			
☐ Yes, and Exhibit C is attached and made a part of this petition. ☑ No Exhi (To be completed by every individual debtor. If a joint petition is filed, e ☑ Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.	ach a separate Exhibit D.)			
	O days than in any other District. partner, or partnership pending in lace of business or principal assets but is a defendant in an action or pr	this District. in the United States in this District, occeding [in a federal or state court]			
Certification by a Debtor Who Reside	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)				
(Name of landlord or less	(Name of landlord or lessor that obtained judgment)				
(Address of lar	ndlord or lessor)				
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure					

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

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filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Location

Where Filed: None

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Name of Debtor(s):

Rhee, Hae C

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Desc Main

Date Filed:

Page 2

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Rhee, Hae C

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signatur	e of Debtor	Hae C Rhe
Ü		
Signatur	e of Joint Debtor	

Signature of Attorney*

 X /s/ Jason S. Kim

October 26, 2009

Signature of Attorney for Debtor(s)

Jason S. Kim Law Offices of Jason S. Kim 9101 N. Greenwood, Suite 306 Niles, IL 60714 (847) 298-6661 Fax: (847) 298-6388

October 26, 2009

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature	of Authoriz	ed Individua	ıl	
Printed N	ame of Auth	orized Indiv	vidual	
Title of A	uthorized In	dividual		
Title of A	uthorized In	dividual		

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United
States Code. Certified copies of the documents required by 11 U.S.C
§ 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the
chapter of title 11 specified in this petition. A certified copy of the
order granting recognition of the foreign main proceeding is attached.

,				
-	Signature of Foreign Representative			
	Printed Name of Foreign Representative			

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Date

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

 $_{B6\,Summary}$ (Case 09-40283 Doc 1

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Inited States Bankruptcy C	our
Northern District of Illino	ois

IN RE:		Case No
Rhee, Hae C		Chapter 7
	Debtor(s)	1

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 3,025.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		\$ 87,769.87	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,820.18
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,763.75
	TOTAL	27	\$ 3,025.00	\$ 87,769.87	

Form 6 - Statistical Summary (12/07) Doc 1 Filed 10/26/09

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Document Page 5 of 47 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Rhee, Hae C	Chapter 7
Debtor(s)	•
STATISTICAL SUMMARY OF CER	RTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)
If you are an individual debtor whose debts are prim	arily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. §

101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 3,820.18
Average Expenses (from Schedule J, Line 18)	\$ 3,763.75
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 4,500.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 87,769.87
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 87,769.87

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Case No.

IN RE Rhee, Hae C Debtor(s)

(If known)

Desc Main

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	ТОТ		0.00	

TOTAL

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IN RE Rhee, Hae C

Debtor(s)

Doc 1

Case No. _____(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furnitures		300.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Clothes		300.00
	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
				<u> </u>	

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IN RE Rhee, Hae C

Debtor(s)

_ Case No. __

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

					1
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Х			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	Х			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Nissan Maxima SE year 2000	W	2,425.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	Х			

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Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	N O N E X X X	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
not already listed. Itemize.				
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Debtor(s) Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY Furnitures Clothes	735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(a)	300.00 300.00	300.00 300.00
Nissan Maxima SE year 2000	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,400.00 25.00	2,425.00

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IN RE Rhee, Hae C

Debtor(s)

Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
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			(Osc only on 12	w. F	ugi	<i>-,</i>	(Report also on	(If applicable, report
							Summary of Schedules.)	also on Statistical Summary of Certain

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Debtor(s)

Doc 1

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

~	
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

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Case No. ____

Debtor(s)

(If known)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

	_						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6553741			Open account opened 2006-12				
Amsher Coll (original Creditor:t Mo 500 Beacon Pkwy We Suite 300 Birmingham, AL 35209							513.00
ACCOUNT NO. H03301				H			010.00
Arthur B. Adler & Associates, Ltd 25 E. Washington Street #500 Chicago, IL 60602-1702							1,810.00
ACCOUNT NO. 23903927			Open account opened 2005-05-20	Ħ			,
Asset Acceptance LLC Po Box 2036 Warren, MI 48090							6,348.00
ACCOUNT NO. 5120-6800-2035-4166						1	
Associates Midland Credit Management San Diego, CA 92193							
						_	1,220.00
15 continuation sheets attached			(Total of th	Subt			\$ 9,891.00
				T	'ota	1	
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St				
			Summary of Certain Liabilities and Related				\$

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(If known)

IN RE Rhee, Hae C

Debtor(s)

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		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7001-0091-2247-5933				t		Н	
Best Buy P.O. Box 17298 Baltimore, MD 21297-1298							63.00
ACCOUNT NO.			Assignee or other notification for:	t		Н	00.00
Best Buy P.O. Box 15521 Wilmington, DE 19850			Best Buy				
ACCOUNT NO.			Assignee or other notification for:	╁		Н	
Household Bank P.O. Box 15521 Wilmington, DE 19850-5521			Best Buy				
ACCOUNT NO. 5424-1804-6144-4256							
CITI Bank Citi Cards Processing Center Des Moines, IA 50363-0000							
ACCOUNT NO. CITI Bank P.O.Box 6000 The Lakes, NV 89163	_		Assignee or other notification for: CITI Bank				8,730.00
ACCOUNT NO. CITI Bank P.O. Box 6407 The Lakes, NV 88901	_		Assignee or other notification for: CITI Bank				
ACCOUNT NO.			Assignee or other notification for:				
CITI Bank P.O. Box 6077 Sioux Falls, SD 57117			CITI Bank				
Sheet no. 1 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub nis p			\$ 8,793.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Debtor(s)

Case No. _

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		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	MOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	\dagger			
Collectcorp Corporation 300 International Dr. #100 Williamsville, NY 14221			CITI Bank				
ACCOUNT NO.			Assignee or other notification for:				
LTD Financial Services 7322 S.W. Freeway #1600 Houston, TX 77074			CITI Bank				
ACCOUNT NO.			Assignee or other notification for:				
National Financial Services 600 W. John St. Hicksville, NY 11802-9041			CITI Bank				
ACCOUNT NO. 5120-6800-2035-4166							
CITI Bank P.O. Box 6416 The Lakes, NV 88901							.
ACCOUNT NO. CITI Bank P.O. Box 142319 Irving, TX 75014-2319			Assignee or other notification for: CITI Bank				588.00
ACCOUNT NO.			Assignee or other notification for:	+			
Client Services, Inc 3451 Harry S. Truman Blvd St. Charles, MO 63301			CITI Bank				
ACCOUNT NO.			Assignee or other notification for:	+		\vdash	
Creditors Interchange 80 Holtz Dr. Buffalo, NY 14225			CITI Bank				
Sheet no. 2 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		(Total of t	Sub his p			\$ 588.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	Γota o o stica	al on al	\$

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Debtor(s)

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4621-2050-6926-9567							
CITI Bank P.O. Box 6412 The Lakes, NV 88901-6412							1,152.00
ACCOUNT NO.			Assignee or other notification for:			1	1,102.00
Academy Collection 10965 Decatur Road Philadelphia, PA 19154-3210			CITI Bank				
ACCOUNT NO.			Assignee or other notification for:			\dashv	
CITI Bank P.O.Box 142319 Irving, TX 75014-2319	_		CITI Bank				
ACCOUNT NO.			Assignee or other notification for:				
Citi Cards Department 05-MGOS P.O. Box 15687 Wilmington, DE 19850-5687			CITI Bank				
ACCOUNT NO. 102509			Open account opened 2006-09				
Collection masters, LLC 205 West Randolph Chicago, IL 60606							44 724 00
ACCOUNT NO.			Assignee or other notification for:			\dashv	11,724.00
First USA Bank P.O.Box 8650 Wilmington, DE 19886-0001			Collection masters, LLC				
ACCOUNT NO.	\vdash		Assignee or other notification for:	H		\dashv	
Messer & Stilp, Ltd 166 W. Washington St. #300 Chicago, IL 60602	_		Collection masters, LLC				
Sheet no. 3 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p		- 1	\$ 12,876.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	als atis	tica	n ıl	\$

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Debtor(s)

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			Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6007-3602-5283-4690				\vdash		H	
Disney P.O. Box 103000 Roswell, GA 30076							
ACCOUNTING			Assignee or other notification for:			\dashv	247.48
ACCOUNT NO. National Wide Credit, Inc. 2015 Vanghn Rd NW, #400 Kennesaw, GA 30144-7802			Disney				
ACCOUNT NO.			Assignee or other notification for:				
Northland Group Inc P.O. Box 390846 Edina, MN 55439			Disney				
ACCOUNT NO.			Assignee or other notification for:				
Universal Fidelity P.O. Box 941911 Houston, TX 77094-8911			Disney				
ACCOUNT NO. 5417-1126-6634-0186							
First USA P.O. Box 8650 Wilmington, DE 19886-0001							
ACCOUNT NO.			Assignee or other notification for:	H			5,567.00
Bank One P.O. Box 8650 Wilmington, DE 19899-8650			First USA				
ACCOUNT NO.	H		Assignee or other notification for:			\dashv	
Bank One Card Services P.O. Box 15548 Wilmington, DE 19886-5548			First USA				
Sheet no4 of15 continuation sheets attached to				Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als	Γota o o tica	al n	\$ 5,814.48 \$

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		()	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Collection Masters, LLC 205 W. Randolph St. #935 Chicago, IL 60606-1813	_		Assignee or other notification for: First USA				
ACCOUNT NO. Messer & Stilp, Ltd 166 W. Washington, Suite 300 Chicago, IL 60602	-		Assignee or other notification for: First USA				
ACCOUNT NO. National Action Financial Services 165 Lawrence Bell Dr. #100 Williamsville, NY 14231-9027	_		Assignee or other notification for: First USA				
ACCOUNT NO. Valentine & Kebartis P.O. Box 325 Lawrence, MA 01842			Assignee or other notification for: First USA				
ACCOUNT NO. 6018590010461231 Gemb/banana Rep Po Box 981400 El Paso, TX 79998			Revolving account opened 1999-01-12				
ACCOUNT NO. Banana Republic P.O. Box 981064 El Paso, TX 79998-1064			Assignee or other notification for: Gemb/banana Rep				303.00
ACCOUNT NO. 601859501093 Gemb/gap Po Box 981400 El Paso, TX 79998	_		Revolving account opened 2001-03-08				420.00
Sheet no 5 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Stummary of Certain Liabilities and Relate	T also atis	age Fota o o	e) al n al	\$ 742.00

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CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 04637412850			Revolving account opened 1995-03-01	Н		H	
Gemb/I&t Po Box 981400 El Paso, TX 79998			notesting account opened rece of the				367.00
ACCOUNT NO.			Assignee or other notification for:	H		Н	307.00
Lord & Taylor P.O. Box 981430 El Paso, TX 79998-1430	-		Gemb/l&t				
ACCOUNT NO. 5499-4409-0398-9148						H	
GM Dept 9500 Carol Stream, IL 60128							1,520.00
ACCOUNT NO.			Assignee or other notification for:			H	1,320.00
The GM Card P.O.Box 88000 Baltimore, MD 21288-3000			GM				
ACCOUNT NO. 07 M1 128922		W					
Gran Cielo LLC C/O Messer & Stilp, Ltd. 166 W. Washington St. Suite 300 Chicago, IL 60602							12,802.00
ACCOUNT NO.			Assignee or other notification for:			T	,002.100
Capital Portfolio, LLC C/O Messer & Stilp, Ltd. 166 W. Washington Street, Suite 300 Chicago, IL 60602			Gran Cielo LLC				
ACCOUNT NO.			Assignee or other notification for:	\Box			
Messer & Stilp, Ltd. 166 W. Washington St. Suite 300 Chicago, IL 60602			Gran Cielo LLC				
Sheet no. 6 of 15 continuation sheets attached to				Sub	tots		
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age	;)	\$ 14,689.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als	tica	n al	\$

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_ Case No. _ (If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 031958103905			Revolving account opened 2001-04-24				
Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051							044.00
ACCOUNT NO.			Assignee or other notification for:				944.00
Kohl's P.O. Box 3043 Milwaukee, WI 53201-3043			Kohls/chase				
ACCOUNT NO. 5121-0717-2544-9965			Open account opened 2003-12-12			+	
Lvnv Funding LLC Po Box 740281 Houston, TX 77274							10,460.00
ACCOUNT NO.			Assignee or other notification for:				10,400.00
Messer & Stilp, Ltd 166 W. Washington St. #300 Chicago, IL 60602			Lvnv Funding LLC				
ACCOUNT NO.			Assignee or other notification for:				
Sears P.O.Box 182156 Columbus, OH 43218-2156			Lvnv Funding LLC				
ACCOUNT NO. 6007360252834690			Open account opened 2007-05-30				
Lvnv Funding LLC Po Box 740281 Houston, TX 77274							363.00
ACCOUNT NO. 4376770886720			Revolving account opened 1994-05-01	H		\dashv	303.00
Mcydsnb 9111 Duke Blvd Mason, OH 45040							4 500 00
Sheet no. 7 of 15 continuation sheets attached to			5	Sub	tota	ıl	1,562.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of thi (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	T also atis	ota o oi tica	ıl n ıl	\$ 13,329.00 \$

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IN RE Rhee, Hae C

Debtor(s)

Case No. _ (If known)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4378686965020			Revolving account opened 2001-10-01			H	
Mcydsnb 9111 Duke Blvd Mason, OH 45040			and a second of the second of				05.00
ACCOUNT NO.			Assignee or other notification for:	+		\vdash	65.00
NCO Financial Systems Inc 507 Prudential Road Horsham, PA 19044			Mcydsnb				
ACCOUNT NO. 197332			Open account opened 2004-01				
Nicor Gas 1844 Ferry Road Naperville, IL 60563							05.00
ACCOUNT NO. 6018-5961-0009-5276							25.00
Old Navy P.O. Box 530993 Atlanta, GA 30353-0993							
ACCOUNT NO.			Assignee or other notification for:			H	140.00
Arrow Financial Service 5996 W. Touhy Avenue Niles, IL 60714			Old Navy				
ACCOUNT NO.			Assignee or other notification for:				
Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714			Old Navy				
ACCOUNT NO.			Assignee or other notification for:				
Bay Area Credit Services, LLC 97 E. Brokaw Rd #240 San Jose, CA 95112			Old Navy				
Sheet no. 8 of 15 continuation sheets attached to				Sub	tota	al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of to (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the S	nis p T t als	age Γota o o	e) al on	\$ 230.00
			Summary of Certain Liabilities and Relate				\$

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Debtor(s)

_ Case No. _ (If known)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:			H	
Client Services, Inc 3451 Harry S. Truman Blvd St. Charles, MO 63301			Old Navy				
ACCOUNT NO.			Assignee or other notification for:				
Wolpoff & Abtamson, LLP 702 King Farm Blvd Rockville, MD 20850-5775			Old Navy				
ACCOUNT NO. 4352-3733-9208-7166							
Retailer National Bank P.O.Box 59317 Minneapolis, MN 55459							3,707.00
ACCOUNT NO.			Assignee or other notification for:				0,707.00
AMO Recoveries 7067 W. Broward Blvd #C Plantation, FL 33317			Retailer National Bank				
ACCOUNT NO.			Assignee or other notification for:				
Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090-2036			Retailer National Bank				
ACCOUNT NO.			Assignee or other notification for:				
Associated Recovery Systems 201 W. Grand Avenue Escondido, CA 92025			Retailer National Bank				
ACCOUNT NO.			Assignee or other notification for:			\exists	
James A. West PC 11111 Harwin Houston, TX 77072			Retailer National Bank				
Sheet no. 9 of 15 continuation sheets attached to			<u> </u>	Sub	tota		
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p		9)	\$ 3,707.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	o o	n al	\$

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Debtor(s)

(If known)

		(,	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
A CCOLINE NO			Assignee or other notification for:	+	 		
ACCOUNT NO. Retailer National Bank P.O.Box 1581 Minneapolis, MN 55440-1581			Retailer National Bank				
ACCOUNT NO.			Assignee or other notification for:	+	-		
United Recovery System 5800 N. Course Dr. Houston, TX 77072			Retailer National Bank				
ACCOUNT NO. 3883-442-301				+			
Retailer National Bank P.O.Box 59317 Minneapolis, MN 55459							70.00
ACCOUNT NO.			Assignee or other notification for:				70.00
NCO Financial Systems Inc 507 Prudential Road Horsham, PA 19044			Retailer National Bank				
ACCOUNT NO. 82492-224							
Saks 5th Avenue P.O. Box 41649 Philadelphia, PA 19101-1649							200.00
ACCOUNT NO.	-		Assignee or other notification for:	+	-		633.00
Arrow Financial Service 5996 W. Touhy Avenue Niles, IL 60714			Saks 5th Avenue				
ACCOUNT NO.	\vdash		Assignee or other notification for:		H		
Bonded Collection Corp 29 E.Madison Street #1650 Chicago, IL 60602-4427			Saks 5th Avenue				
Sheet no10 of15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his p			\$ 703.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relat	rt als Statis	Tot so c	al on al	\$

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Case No. _

Desc Main

IN RE Rhee, Hae C

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM I SUBJECT TO SETOFF, SO STATE	s	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				1	
Capital Management Services 726 Exchange St. #700 Buffalo, NY 14210			Saks 5th Avenue					
ACCOUNT NO.			Assignee or other notification for:					
Pioneer Credit Service, LLC 26 Edward Street Arcade, NY 14009			Saks 5th Avenue					
ACCOUNT NO.			Assignee or other notification for:				+	
S & S Recovery, Inc 5739 Stage Rd #105 Memphis, TN 38184-0787			Saks 5th Avenue					
ACCOUNT NO.			Assignee or other notification for:					
Sak's 5th Avenue P.O. Box 8643 Elmhurst, IL 60126-8643			Saks 5th Avenue					
ACCOUNT NO. 6032204100204146252							+	
Sam's Club Dept 77 P.O. Box 105980 Atlanta, GA 30353-5980								206.00
ACCOUNT NO. Alliance One 1160 Centre Point Drive #1 Mendota Heights, MN 55120			Assignee or other notification for: Sam's Club					200.00
ACCOUNT NO. Monogram Credirt Card P.O.Box 103036			Assignee or other notification for: Sam's Club					
Roswell, GA 30076 Sheet no. 11 of 15 continuation sheets attached to					Subt			
Schedule of Creditors Holding Unsecured Nonpriority Claims				(Total of thi	s pa) [206.00
			(Use only on last page of the completed So the Summary of Schedules, and if app		also	0 01	n	

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(Use only on last page of the completed Schedule F. Report also on the Summary of Schedules, and if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) \$

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Case No. _

IN RE Rhee, Hae C

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	T		H	
NCO Financial Systems Inc 507 Prudential Road Horsham, PA 19044			Sam's Club				
ACCOUNT NO.			Assignee or other notification for:				
Risk Managementr Alternatives 11214 Renner Rd Lenexa, KS 66219			Sam's Club				
ACCOUNT NO.			Assignee or other notification for:				
Wolpoff & Abtamson, LLP 702 King Farm Blvd Rockville, MD 20850-5775			Sam's Club				
ACCOUNT NO. 5121-0717-2544-9965							
Sears P.O. Box 182156 Columbus, OH 43218-2156							0 204 20
ACCOUNT NO. Alegis Group, LP 15 S. Main Street #600 Greenville, SC 29601			Assignee or other notification for: Sears				8,381.39
ACCOUNT NO.			Assignee or other notification for:				
Alegis Group, LP P.O. Box 741148 Houston, TX 77274-1148			Sears				
ACCOUNT NO.			Assignee or other notification for:				
Sears P.O. Box 818007 Cleveland, OH 44181-8007			Sears				
Sheet no. 12 of 15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	_		[(Total of t	Sub nis p		- 1	\$ 8,381.39
			(Use only on last page of the completed Schedule F. Reporting the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T t als tatis	ota o o tica	ป n ป	

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IN RE Rhee, Hae C

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Debtor(s)

(If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:				
Tate & Kilin Assc 2810 Southhampton Rd Philadelphia, PA 19154			Sears				
ACCOUNT NO. 512-198-185-35001							
Shell P.O. Box 90070 Houston, TX 77279-9070							224.00
ACCOUNT NO.	_		Assignee or other notification for:	H			321.00
Associated Recovery Systems 8665 Baypine Road #200 Jacksonville, FL 32256			Shell				
ACCOUNT NO.			Assignee or other notification for:				
NCO Financial Systems Inc 507 Prudential Road Horsham, PA 19044			Shell				
ACCOUNT NO. Shell P.O. Box 9151 Des Moines, IA 50368-9151			Assignee or other notification for: Shell				
ACCOUNT NO.			Assignee or other notification for:				
The CBE Group, Inc 131 Tower Park #100 Waterloo, IA 50704-2507			Shell				
ACCOUNT NO. 847-204-3513							
T-Mobile P.O.Box 37380 Albuqurque, MN 87176							
Sheet no. 13 of 15 continuation sheets attached to				 Sub	tota		400.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	is p	age)	\$ 721.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Case No.

Desc Main

IN RE Rhee, Hae C

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 847-204-4854				П		H	
T-Mobile P.O.Box 37380 Albuqurque, MN 87176							400.00
ACCOUNT NO. Wacho-56042410017054			Open account opened 2005-08	П		H	
Unifund 10625 Techwoods Circle Cincinnati, OH 45242							2 662 00
ACCOUNT NO. 4056-0424-1001-7054			Open account opened 2005-08-26	Н		\dashv	2,663.00
Unifund 10625 Techwoods Circle Cincinnati, OH 45242							2,663.00
ACCOUNT NO. 4056-0424-1001-7054							2,003.00
Wachovia P.O. Box 50882 Hendersonville, NV 89016-0882							
ACCOUNT NO. Bank One P.O. Box 8650 Wilmington, DE 19899-8650			Assignee or other notification for: Wachovia				956.00
ACCOUNT NO.			Assignee or other notification for:				
Bank One Card Member Services P.O.Box 15548 Wilmington, DE 19899-5548			Wachovia				
ACCOUNT NO.			Assignee or other notification for:	H			
Financial Asset Management Systems Inc P.O.Box 926050 Norcross, GA 30010-6050			Wachovia				
Sheet no14 of15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			[(Total of th	Sub		- 1	\$ 6,682.00
Benediate of Creations froming Chisecured Nonphority Claims			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T t als	ota o o tica	al n	

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IN RE Rhee, Hae C

Debtor(s)

Case No. _ (If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	П			
Valentine & Kebartis P.O. Box 325 Lawrence, MA 01842			Wachovia				
ACCOUNT NO. 5856375000867457			Revolving account opened 1999-06-15				
Wfnnb/j Crew P.O. Box 182273 Columbus, OH 43218-2273			g				417.00
ACCOUNT NO.			Assignee or other notification for:				417.00
WFNNB Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125			Wfnnb/j Crew				
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
01 4 4 5 6 4 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6						1	
Sheet no15 of15 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th		age	;)	\$ 417.00
				Т	ota	al	i

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87,769.87

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Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Rhee, Hae C			Case No.	

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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DEPENDENTS OF DEBTOR AND SPOUSE

Desc Main

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

(If known)

IN RE Rhee, Hae C

Debtor's Marital Status

Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Married	RELATIONSHIP(S): Daughter Daughter Daughter				AGE(S 11 6 4	5):
EMPLOYMENT:	DEBTOR		:	SPOUSE		
Occupation Name of Employer How long employed Address of Employer	Be 5 <u>5</u> 63	ales Manager ee Sales, Inc years 330 W. Touhy / les, IL 60714	Avenue			
INCOME: (Estimate of average	e or projected monthly income at time case filed))		DEBTOR		SPOUSE
	, salary, and commissions (prorate if not paid mo		\$ \$		\$ \$	4,500.00
3. SUBTOTAL			\$	0.00	\$	4,500.00
4. LESS PAYROLL DEDUCTI a. Payroll taxes and Social Sec b. Insurance c. Union dues d. Other (specify)			\$ \$ \$ \$		\$ \$ \$	679.82
5. SUBTOTAL OF PAYROLI	I DEDUCTIONS		\$	0.00	<u>\$</u>	679.82
6. TOTAL NET MONTHLY			\$	0.00		3,820.18
8. Income from real property9. Interest and dividends10. Alimony, maintenance or su that of dependents listed above11. Social Security or other gov	on of business or profession or farm (attach detain profession profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm) attach detain profession or farm (attach detain profession or farm) attach detain profession or farm attach detain profession o	tor's use or	\$ \$ \$		\$ \$ \$	
12. Pension or retirement income 13. Other monthly income (Specify)			\$ \$		\$ \$	
			\$ \$		\$ \$	
14. SUBTOTAL OF LINES 7	THROUGH 13		\$		\$	
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14	1)	\$	0.00	\$	3,820.18
16. COMBINED AVERAGE If there is only one debtor repea	MONTHLY INCOME: (Combine column total t total reported on line 15)	s from line 15;		<u> </u>	3,820).18

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

Doc 1

(If known)

3,763.75

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Document

Case No.

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule b	y estimating the average or projected	monthly expenses of the de	btor and the debtor's fan	nily at time case filed. P	rorate any payments:	made biweekly,
quarterly, semi-annually	, or annually to show monthly rate.	The average monthly expen	ises calculated on this fe	orm may differ from t	he deductions from i	ncome allowed
on Form22A or 22C.						
		1 1 1		1 1110	1	1 1 1 6

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,500.00
a. Are real estate taxes included? Yes No		
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	180.00
b. Water and sewer	\$	97.00
c. Telephone	\$	75.00
d. Other	\$	
	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	500.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	100.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	13.75
b. Life	\$ —	
c. Health	\$ —	35.00
d. Auto	\$ —	213.00
e. Other	\$ —	210.00
c. Other	—	
12. Taxes (not deducted from wages or included in home mortgage payments)	•	
	¢	
(Specify)	—	
12 I 4 II 4 I 4 I 4 I 4 I 4 I 4 I 4 I 4 I	— ₂ —	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	ф	000.00
a. Auto	\$	200.00
b. Other	\$	
	\$	
14. Alimony, maintenance, and support paid to others	\$	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$	
	\$	
	\$	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if		

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: None

20. STATEMENT OF MONTHLY NET INCOME

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

a. Average monthly income from Line 15 of Schedule I	\$3,820.18
b. Average monthly expenses from Line 18 above	\$ 3,763.75
c. Monthly net income (a. minus b.)	\$ 56.43

(If known)

IN RE Rhee, Hae C

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Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **29** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: October 26, 2009 Signature: /s/ Hae C Rhee Debtor Hae C Rhee Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature: (Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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United States Bankruptcy Court Northern District of Illinois

Desc Main

IN RE:		Case No
Rhee, Hae C		Chapter 7
	Debtor(s)	*

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None
_

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None
a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

J F,			
CAPTION OF SUIT AND CASE NUMBER 2007 M1 128922	NATURE OF PROCEEDING Default Contract	COURT OR AGENCY AND LOCATION Daley Center, Cook County Illinois	STATUS OR DISPOSITION Judgment entered against Debtor
2006 M1 113781	Credit Card Default - Sears	Daley Center, Cook County Illinois	Judgment entered against Debtor
2005 M1 193043	Credit Card Default - Bank One	Daley Center, Cook County Illinois	Judgement Entered againt Debtor
2006 M1 110903	Credit card default	Chicago, IL	Judgment against debtor
2005 M1 165614	Credit card default	Chicago, IL	Judgment against debtor
2007 M1 123203	Credit card default	Chicago, IL	Judgment against Debtor

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

Non

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE AND NUMBER OF ACCOUNT

Checking Account, 3049491

AND AMOUNT OF FINAL BALANCE

NAME AND ADDRESS OF INSTITUTION **Foster Bank** 4001 W Devon Avenue Chicago, IL 60646

Foster Bank Checking, 3113438 **September 15, 2009**

4001 W Devon Avenue Chicago, IL 60646

AMOUNT AND DATE OF SALE

OR CLOSING

September 28, 2009

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS DATES OF OCCUPANCY NAME USED 554 E. Windgate Court, Arlington Heights IL 60005 Hae C. Rhee January 2004 - Present

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state.

Jung Whan Park

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 \checkmark

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the \checkmark keeping of books of account and records of the debtor.

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account \checkmark and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. \checkmark

d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of the case by the debtor.

	Case 09-40283 D	Doc 1 Filed 10/26/09 Document	9 Entered 10/26/09 22:50:31 Page 38 of 47	Desc Main
20. Iı	nventories	Document	1 ago 50 01 41	
None	a. List the dates of the last two invedollar amount and basis of each inv		the name of the person who supervised the ta	aking of each inventory, and the
None	b. List the name and address of the	person having possession of th	ne records of each of the two inventories repor	ted in a., above.
21. C	Current Partners, Officers, Director	rs and Shareholders		
None	a. If the debtor is a partnership, list	the nature and percentage of p	artnership interest of each member of the part	nership.
None	b. If the debtor is a corporation, list or holds 5 percent or more of the ve		e corporation, and each stockholder who direct corporation.	etly or indirectly owns, controls
22. F	Former partners, officers, directors	and shareholders		
None	a. If the debtor is a partnership, list of this case.	each member who withdrew fro	om the partnership within one year immediatel	y preceding the commencemen
None	b. If the debtor is a corporation, list preceding the commencement of the		se relationship with the corporation terminate	ed within one year immediately
23. V	Vithdrawals from a partnership or	distributions by a corporatio	n	
None			istributions credited or given to an insider, inch r perquisite during one year immediately prece	
24. T	ax Consolidation Group			
None			entification number of the parent corporation of in six years immediately preceding the comm	
25. P	ension Funds.			
None			identification number of any pension fund to wimmediately preceding the commencement of	
[If co	ompleted by an individual or indi	ividual and spouse]		
	clare under penalty of perjury that leto and that they are true and corr		ained in the foregoing statement of financia	al affairs and any attachments
Date	: October 26, 2009	Signature /s/ Hae C Rh	nee	
		of Debtor		Hae C Rhee
Date	:	Signature		

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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

(if any)

Case 09-40283 B8 (Official Form 8) (12/08)

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Doc 1

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Northern District of Illinois

IN RE:			Case No.	
Rhee, Hae C		Chapter 7		
	btor(s)			
CHAPTER 7 INI PART A – Debts secured by property of the estate. Attach additional pages if necessary.,				
Property No. 1				
Creditor's Name:	Г	Pescribe Property Sec	uring Debt:	
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain	at least one):	(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claimed a	as exempt			
Property No. 2 (if necessary)				
Creditor's Name:	Г	Describe Property Sec	uring Debt:	
Property will be (check one): Surrendered Retained				
If retaining the property, I intend to (check Redeem the property Reaffirm the debt Other. Explain	at least one):	(for exam	ple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): Claimed as exempt Not claimed a	as exempt	`		
PART B – Personal property subject to unexpadditional pages if necessary.)	pired leases. (All three colu	umns of Part B must be o	completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased Pro	operty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased Pro	operty:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No	
continuation sheets attached (if any)				
I declare under penalty of perjury that th personal property subject to an unexpired		ention as to any prop	erty of my estate securing a debt and/or	
Date:October 26, 2009	/s/ Hae C Rhee			
<u> </u>	Signature of Debtor			

Signature of Joint Debtor

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VERIFICATION OF CREDITOR MATRIX

1	Number of	Creditors	91

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: October 26, 2009	/s/ Hae C Rhee Debtor
	Joint Debtor

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Rhee, Hae C 554 E. Windgate Ct. Arlington Heights, IL 60005 Document Page 41 of 47 Arthur B. Adler & Associates, Ltd 25 E. Washington Street #500 Chicago, IL 60602-1702

Bay Area Credit Services, LLC 97 E. Brokaw Rd #240 San Jose, CA 95112

Law Offices of Jason S. Kim 9101 N. Greenwood, Suite 306 Niles. IL 60714 Asset Acceptance LLC Po Box 2036 Warren, MI 48090 Best Buy P.O. Box 17298 Baltimore, MD 21297-1298

Academy Collection 10965 Decatur Road Philadelphia, PA 19154-3210

Asset Acceptance LLC P.O. Box 2036 Warren, MI 48090-2036 Best Buy P.O. Box 15521 Wilmington, DE 19850

Alegis Group, LP 15 S. Main Street #600 Greenville, SC 29601 Associated Recovery Systems 8665 Baypine Road #200 Jacksonville, FL 32256

Bonded Collection Corp 29 E.Madison Street #1650 Chicago, IL 60602-4427

Alegis Group, LP P.O. Box 741148 Houston, TX 77274-1148 Associated Recovery Systems 201 W. Grand Avenue Escondido, CA 92025 Capital Management Services 726 Exchange St. #700 Buffalo, NY 14210

Alliance One 1160 Centre Point Drive #1 Mendota Heights, MN 55120 Associates Midland Credit Management San Diego, CA 92193 Capital Portfolio, LLC C/O Messer & Stilp, Ltd. 166 W. Washington Street, Suite 300

AMO Recoveries 7067 W. Broward Blvd #C Plantation, FL 33317 Banana Republic P.O. Box 981064 El Paso, TX 79998-1064 CITI Bank Citi Cards Processing Center Des Moines, IA 50363-0000

Amsher Coll (original Creditor:t Mo 600 Beacon Pkwy We Suite 300 Birmingham, AL 35209

Bank One P.O. Box 8650 Wilmington, DE 19899-8650 CITI Bank P.O. Box 6416 The Lakes, NV 88901

Chicago, IL 60602

Arrow Financial Service 5996 W. Touhy Avenue Niles, IL 60714 Bank One Card Member Services P.O.Box 15548 Wilmington, DE 19899-5548 CITI Bank P.O. Box 6412 The Lakes, NV 88901-6412

Arrow Financial Services 5996 W. Touhy Avenue Niles, IL 60714 Bank One Card Services P.O. Box 15548 Wilmington, DE 19886-5548

CITI Bank P.O.Box 6000 The Lakes, NV 89163 Case 09-40283 Doc 1 Filed 10/26/09 Entered 10/26/09 22:50:31 Desc Main Document Page 42 of 47

CITI Bank
P.O. Box 6407
The Lakes, NV 88901

Document Disney P.O. Box 103000 Roswell, GA 30076

James A. West PC 11111 Harwin Houston, TX 77072

CITI Bank P.O. Box 142319 Irving, TX 75014-2319 Financial Asset Management Systems Inc P.O.Box 926050

Norcross, GA 30010-6050

Kohl's P.O. Box 3043 Milwaukee, WI 53201-3043

CITI Bank P.O. Box 6077 Sioux Falls, SD 57117 First USA P.O. Box 8650 Wilmington, DE 19886-0001 Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

CITI Bank P.O.Box 142319 Irving, TX 75014-2319 First USA Bank P.O.Box 8650 Wilmington, DE 19886-0001 Lord & Taylor P.O. Box 981430 El Paso, TX 79998-1430

Citi Cards
Department 05-MGOS
P.O. Box 15687
Wilmington, DE 19850-5687

Gemb/banana Rep Po Box 981400 El Paso, TX 79998 LTD Financial Services 7322 S.W. Freeway #1600 Houston, TX 77074

Client Services, Inc 3451 Harry S. Truman Blvd St. Charles, MO 63301 Gemb/gap Po Box 981400 El Paso, TX 79998 Lvnv Funding LLC Po Box 740281 Houston, TX 77274

Collectcorp Corporation 300 International Dr. #100 Williamsville, NY 14221 Gemb/I&t Po Box 981400 El Paso, TX 79998

Mcydsnb 9111 Duke Blvd Mason, OH 45040

Collection masters, LLC 205 West Randolph Chicago, IL 60606

GM Dept 9500 Carol Stream, IL 60128 Messer & Stilp, Ltd 166 W. Washington St. #300 Chicago, IL 60602

Collection Masters, LLC 205 W. Randolph St. #935 Chicago, IL 60606-1813 Gran Cielo LLC C/O Messer & Stilp, Ltd. 166 W. Washington St. Suite 300 Chicago, IL 60602 Messer & Stilp, Ltd 166 W. Washington, Suite 300 Chicago, IL 60602

Creditors Interchange 80 Holtz Dr. Buffalo, NY 14225 Household Bank P.O. Box 15521 Wilmington, DE 19850-5521 Messer & Stilp, Ltd. 166 W. Washington St. Suite 300 Chicago, IL 60602 Case 09-40283 Doc 1 Filed 10/26/09 Entered 10/26/09 22:50:31 Desc Main

Monogram Credirt Card P.O.Box 103036 Roswell, GA 30076

Document Retailer National Bank Page 43 of 47 P.O.Box 1581

Minneapolis, MN 55440-1581

Shell P.O. Box 9151

Des Moines, IA 50368-9151

National Action Financial Services 165 Lawrence Bell Dr. #100 Williamsville, NY 14231-9027

Risk Managementr Alternatives 11214 Renner Rd Lenexa, KS 66219

T-Mobile P.O.Box 37380 Albuqurque, MN 87176

National Financial Services 600 W. John St.

S & S Recovery, Inc 5739 Stage Rd #105 Hicksville, NY 11802-9041 Memphis, TN 38184-0787 Tate & Kilin Assc 2810 Southhampton Rd Philadelphia, PA 19154

National Wide Credit, Inc. 2015 Vanghn Rd NW, #400 Kennesaw, GA 30144-7802 Sak's 5th Avenue P.O. Box 8643

Elmhurst, IL 60126-8643

The CBE Group, Inc 131 Tower Park #100 Waterloo, IA 50704-2507

NCO Financial Systems Inc 507 Prudential Road Horsham, PA 19044

Saks 5th Avenue P.O. Box 41649

Philadelphia, PA 19101-1649

The GM Card P.O.Box 88000

Baltimore, MD 21288-3000

Nicor Gas 1844 Ferry Road Naperville, IL 60563 Sam's Club Dept 77 P.O. Box 105980 Atlanta, GA 30353-5980 Unifund 10625 Techwoods Circle Cincinnati, OH 45242

Northland Group Inc P.O. Box 390846 Edina, MN 55439

Sears P.O. Box 182156 Columbus, OH 43218-2156 **United Recovery System** 5800 N. Course Dr. Houston, TX 77072

Old Navy P.O. Box 530993 Atlanta, GA 30353-0993

Sears P.O.Box 182156 Columbus, OH 43218-2156 **Universal Fidelity** P.O. Box 941911 Houston, TX 77094-8911

Pioneer Credit Service, LLC 26 Edward Street Arcade, NY 14009

Sears P.O. Box 818007 Cleveland, OH 44181-8007 Valentine & Kebartis P.O. Box 325 Lawrence, MA 01842

Retailer National Bank P.O.Box 59317 Minneapolis, MN 55459 Shell P.O. Box 90070 Houston, TX 77279-9070

Wachovia P.O. Box 50882 Hendersonville, NV 89016-0882 Case 09-40283 Doc 1 Filed 10/26/09 Entered 10/26/09 22:50:31 Desc Main Document Page 44 of 47

WFNNB Bankruptcy Department P.O. Box 182125 Columbus, OH 43218-2125

Wfnnb/j Crew P.O. Box 182273 Columbus, OH 43218-2273

Wolpoff & Abtamson, LLP 702 King Farm Blvd Rockville, MD 20850-5775

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IN RE:	Case No
Rhee, Hae C	Chapter 7
Debtor(s)	• -
DISCLOSURE OF COM	PENSATION OF ATTORNEY FOR DEBTOR

11	iee, nae C
	Debtor(s)
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:
	For legal services, I have agreed to accept
	Prior to the filing of this statement I have received
	Balance Due
2.	The source of the compensation paid to me was: Debtor Debtor Other (specify):
3.	The source of compensation to be paid to me is: Debtor Other (specify):
ŀ.	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement together with a list of the names of the people sharing in the compensation, is attached.
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 26, 2009

Date

/s/ Jason S. Kim

Jason S. Kim Law Offices of Jason S. Kim 9101 N. Greenwood, Suite 306 Niles, IL 60714

(847) 298-6661 Fax: (847) 298-6388

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

B201 Page 2

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

Printed Name and title, if any, of Bankruptcy Petition Preparer

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Social Security number (If the bankruptcy

Address:	the So princi	on preparer is not an individual, state ocial Security number of the officer, pal, responsible person, or partner of inkruptcy petition preparer.)
X	(Requ	aired by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, princip partner whose Social Security number is provided above.	al, responsible person, or	
Certification I (We), the debtor(s), affirm that I (we) have received and respectively.	icate of the Debtor ad this notice.	
Rhee, Hae C	V / /// 0 DI	40/00/0000
Printed Name(s) of Debtor(s)	X /s/ Hae C Rhee Signature of Debtor	